The moneylender is often made the villain of the piece and it cannot be denied that his is not a pleasant role. But in existing circumstances the poor man cannot get credit at low rates. In U.P. till recently even co-operative societies charged 15 per cent. What security has a tenant whose bullocks are loaned, whose land is rented on the strength of a good crop (i.e. he will pay after harvest) and who has not even a house which he may mortgage. The future crop is the only tangible security. The high rate of interest is due to the poverty of the peasant. One cannot excuse usury, but till the whole system is changed, it is difficult to see how it can be eliminated. Congress ministries are getting legislation through the Assemblies to control the activities of the moneylender, but as long as the farmer's life is one long speculation he will get into debt. England has given huge sums in subsidies to farming, but in India in famine time the Government of India lent money at the rate of y| per cent., to be recovered in two or three years. Were the peasant less poor, he would be less likely to get into debt.

But this grinding poverty has not always been the peasants[5] lot. "Of all the professions agriculture is the best," says an old Hindi proverb. The old village was self-sufficing; it was not isolated, but it produced virtually everything it needed. Every village was in a sense a "commune" and it has been said that there was no private properly in land, but this is an extremely controversial question. Modern authorities are inclined to the view that property in land did exist but subject to the strictest control*by the highly centralised State.[1] From time to time land was reallotted. Large areas were left for pasture land and good milch cattle were available. It is said that Nature was so abundant that in some

[1] Cf. Dr. Ghosal, *Land System in Ancient*